

EXHIBIT "B"

McGuigan Law Office, LLC

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April 02, 2013

[REDACTED]
[REDACTED]
PATRICIA M MILNER
[REDACTED]
[REDACTED]
[REDACTED]

RE: Our Client: CACH, LLC
Our Account Number.: [REDACTED]
Current Balance: \$2,175.57
Original Creditor: GE CAPITAL RETAIL BANK
Original Account Number: [REDACTED]

Dear Patricia M Milner:

Please be advised that this office represents the above-named client. This is a demand for full payment because you have had ample time to pay your creditor. Sometimes we can arrange installment payments, but you must contact this office for arrangements. All future payments should be made directly to our office.

As of the date of this letter, you owe \$2,175.57. For further information you may write to us or call 1-866-599-6083.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account(s).

Unless you, the consumer, notify this office within thirty days after receipt of this notice that you dispute the validity of the debt or any portion thereof, the debt will be assumed to be valid by this office. If you, the consumer, notify this office in writing within thirty days after receipt of this notice, that the debt or any portion thereof is disputed, this office will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you by this office. Upon your written request within thirty days after receipt of this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication is from a debt collector. This is an attempt to collect a debt and any information, obtained will be used for that purpose.

Your attention to this matter is requested; please call our office. The toll free number is 1-866-599-6083.

Sincerely,

McGuigan Law Office, LLC.

[REDACTED]
[REDACTED]
See next page...